



borrow smart...save smarter

221 South Rutgers Avenue, P.O. Box 365
Oak Ridge, Tennessee 37831-0365

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **March 15, 2011**. You can contact us toll free at (800) 676-5328 or 221 South Rutgers Avenue, P.O. Box 365, Oak Ridge, Tennessee 37831-0365 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	3.99 % Introductory APR if your credit history qualifies, for one year, on purchases, cash advances, and balance transfers made within the first sixty days. After that, your APR will be 7.99 %, 9.99 %, 11.99 %, 13.99 %, or 17.99 % The rate you qualify for is dependent on your credit history. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month.
Paying Interest	For cash advances and balance transfers, we will begin charging interest on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

FEES:

Fees to Open or Maintain your Account - Annual Fee: - Application Fee: - Inactivity Fee:	 None None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	 None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	 100% of the payment due or \$25.00 , whichever is less if your payment is more than 10 days late. None Up to \$25.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."